

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Oumar Nabe et al.	:	
	:	Art Unit: 3693
Serial No.: 09/827,721	:	
	:	Examiner: Felten, Daniel S.
Filed: April 6, 2001	:	
	:	
For: METHODS AND SYSTEMS	:	
FOR IDENTIFYING EARLY	:	
TERMINATING LOAN	:	
CUSTOMERS	:	

**COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**

Mail Stop: Issue Fee  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313


The Notice of Allowability dated June 21, 2007 inadvertently identifies the allowed claims in the above-referenced patent application as claims 1-37 and 48-57. **The allowed claims should be claims 1-37 and 39-47. Please make the appropriate correction.**

The undersigned contacted Supervisory Examiner James Kramer regarding the incorrectly listed allowed claims and requested that a Supplemental Notice of Allowance be provided to Applicants. The undersigned was advised that a Supplemental Notice of Allowance would be forthcoming. At the deadline of paying this Issue Fee, the Supplemental Notice of Allowance had not yet been received by Applicants. However, the undersigned was advised by Examiner Kramer that he was addressing the issue at the Patent Office. Accordingly, Applicants have submitted the Issue Fee and request that the proper claims be allowed.

The following comments are in response to the Examiner's Statement of Reasons for Allowance. Applicants respectfully disagree with the Examiner's Statement of Reasons for Allowance because such statements may have unintentionally introduced some ambiguities in what was otherwise a very concise and thorough examination of the Claims of this patent application. While Applicants believe that the claims are allowable, Applicants do not acquiesce that patentability resides in the features paraphrased in the Reasons for Allowance.

Also, reasons for allowance are only warranted in instances in which the record of the prosecution as a whole does not make clear the Examiner's reasons for allowing a claim or claims (see 37 CFR §1.104(e)). In the present case, Applicants believe the record as a whole does make the reasons for allowance clear and therefore no statement by the Examiner is necessary or warranted.

Respectfully submitted,

  
\_\_\_\_\_  
Daniel M. Fitzgerald  
Registration No. 38,880  
ARMSTRONG TEASDALE LLP  
One Metropolitan Square, Suite 2600  
St. Louis, MO 63102-2740  
(314) 621-5070